

Variable	Mean	Standard Deviation	Minimum	Maximum
Age	35.5	10.5	20	55
Gender	0.5	0.5	0	1
Marital Status	0.5	0.5	0	1
Education	12.5	1.5	10	15
Income	3000	1000	1000	5000
Health	0.5	0.5	0	1
Smoking	0.2	0.4	0	1
Drinking	0.1	0.3	0	1
Exercise	0.3	0.5	0	1
Stress	0.4	0.5	0	1
Sleep	0.5	0.5	0	1
Appetite	0.5	0.5	0	1
Mood	0.5	0.5	0	1
Energy	0.5	0.5	0	1
Concentration	0.5	0.5	0	1
Memory	0.5	0.5	0	1
Emotion	0.5	0.5	0	1
Behavior	0.5	0.5	0	1
Thought	0.5	0.5	0	1
Feeling	0.5	0.5	0	1
Perception	0.5	0.5	0	1
Attention	0.5	0.5	0	1
Intuition	0.5	0.5	0	1
Imagination	0.5	0.5	0	1
Reasoning	0.5	0.5	0	1
Logic	0.5	0.5	0	1
Analysis	0.5	0.5	0	1
Synthesis	0.5	0.5	0	1
Evaluation	0.5	0.5	0	1
Comparison	0.5	0.5	0	1
Classification	0.5	0.5	0	1
Organization	0.5	0.5	0	1
Planning	0.5	0.5	0	1
Problem Solving	0.5	0.5	0	1
Decision Making	0.5	0.5	0	1
Communication	0.5	0.5	0	1
Interpersonal Skills	0.5	0.5	0	1
Teamwork	0.5	0.5	0	1
Leadership	0.5	0.5	0	1
Management	0.5	0.5	0	1
Organization Skills	0.5	0.5	0	1
Time Management	0.5	0.5	0	1
Resource Management	0.5	0.5	0	1
Conflict Resolution	0.5	0.5	0	1
Stress Management	0.5	0.5	0	1
Emotional Regulation	0.5	0.5	0	1
Self-Motivation	0.5	0.5	0	1
Goal Setting	0.5	0.5	0	1
Problem Solving Skills	0.5	0.5	0	1
Decision Making Skills	0.5	0.5	0	1
Communication Skills	0.5	0.5	0	1
Interpersonal Skills Skills	0.5	0.5	0	1
Teamwork Skills	0.5	0.5	0	1
Leadership Skills	0.5	0.5	0	1
Management Skills	0.5	0.5	0	1
Organization Skills Skills	0.5	0.5	0	1
Time Management Skills	0.5	0.5	0	1
Resource Management Skills	0.5	0.5	0	1
Conflict Resolution Skills	0.5	0.5	0	1
Stress Management Skills	0.5	0.5	0	1
Emotional Regulation Skills	0.5	0.5	0	1
Self-Motivation Skills	0.5	0.5	0	1
Goal Setting Skills	0.5	0.5	0	1
Problem Solving Skills Skills	0.5	0.5	0	1
Decision Making Skills Skills	0.5	0.5	0	1
Communication Skills Skills	0.5	0.5	0	1
Interpersonal Skills Skills Skills	0.5	0.5	0	1
Teamwork Skills Skills	0.5	0.5	0	1
Leadership Skills Skills	0.5	0.5	0	1
Management Skills Skills	0.5	0.5	0	1
Organization Skills Skills Skills	0.5	0.5	0	1
Time Management Skills Skills	0.5	0.5	0	1
Resource Management Skills Skills	0.5	0.5	0	1
Conflict Resolution Skills Skills	0.5	0.5	0	1
Stress Management Skills Skills	0.5	0.5	0	1
Emotional Regulation Skills Skills	0.5	0.5	0	1
Self-Motivation Skills Skills	0.5	0.5	0	1
Goal Setting Skills Skills	0.5	0.5	0	1
Problem Solving Skills Skills Skills	0.5	0.5	0	1
Decision Making Skills Skills Skills	0.5	0.5	0	1
Communication Skills Skills Skills	0.5	0.5	0	1
Interpersonal Skills Skills Skills Skills	0.5	0.5	0	1
Teamwork Skills Skills Skills	0.5	0.5	0	1
Leadership Skills Skills Skills	0.5	0.5	0	1
Management Skills Skills Skills	0			

The Invention is structured to preserve the persistence, provenance, integrity, legality, utility, evidentiary admissibility, form and content of such Loan Documents as required by law and by the Parties in order to achieve an on line Loan Process acceptable to the mortgage industry.

The Invention involves the use of encryption (including but not limited to public key encryption and infrastructure), high-level personal identity authentication of digital signatures /certificates, and private data management systems and repositories.

On Line Loan Process Patent Application

during the loan process. The Invention allows loans to be processed, closed, and sold according to policies, procedures, and protocols that provide parties to such transactions the efficiencies and advantages of the Internet, the World Wide Web, wide area networks, wireless communications systems, and other telecommunications systems, while preserving and/or enhancing digital document security, privacy, and reliability and affording such parties the same or improved risk and liability protections and allocations than those that exist in off line (or out of band) traditional paper processing of loans, secured or unsecured.

[The rest of this page is deliberately left blank and is followed by Drawings of the Invention (Exhibits "A" and "B" and by the Declaration of the inventor.)]